

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Joanna N Zagata

Debtor(s)

Case No. 17-33864

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/13/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/02/2018.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,750.00
Less amount refunded to debtor	\$3,536.25

**NET RECEIPTS:** **\$213.75**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$213.75
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$213.75**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Secured	7,500.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	9,391.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	12,228.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	24,857.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	1,993.00	NA	NA	0.00	0.00
CAPITAL ONE/MENARDS	Unsecured	40.00	NA	NA	0.00	0.00
CITIBANK/EXXON MOBILE	Unsecured	852.00	NA	NA	0.00	0.00
CITIBANK/THE HOME DEPOT	Unsecured	1,351.00	NA	NA	0.00	0.00
CITICARDS/CBNA	Unsecured	27,753.00	NA	NA	0.00	0.00
COMENITY BANK/CARSONS	Unsecured	1,522.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Unsecured	9,225.00	NA	NA	0.00	0.00
DUPAGE MEICAL GROUP	Unsecured	365.00	NA	NA	0.00	0.00
EDWARD HEALTH VENTURES	Unsecured	25.00	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	1,000.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Unsecured	174.00	NA	NA	0.00	0.00
LINDEN OAKS	Unsecured	521.44	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO/DUI	Unsecured	55.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	800.00	NA	NA	0.00	0.00
SYNCB/PANDORA	Unsecured	422.00	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Unsecured	1,632.00	NA	NA	0.00	0.00
SYNCHRONY BANK/SAMS CLUB	Unsecured	7,551.00	NA	NA	0.00	0.00
UNIVERSITY OF ILLINOIS	Unsecured	5,184.00	NA	NA	0.00	0.00
US BANK/RMS CC	Unsecured	11,915.00	NA	NA	0.00	0.00
US BANK/RMS CC	Unsecured	20,571.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK/RMS CC	Unsecured	6,848.00	NA	NA	0.00	0.00
US BANK/RMS CC	Unsecured	19,882.93	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$213.75</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$213.75</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/03/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.